MONEY FOR THE POSTOFFICE

Benate Passes an Additional Appropriation for Omaha's Building.

PRESENT PLANS MAY NOW BE CHANGED

Itatement of the Supervising Architect on the Subject-It Now Rests with Representative Bryan to Push the Measure Through,

> WASHINGTON BUREAU OF THE BEE,) 513 FOURTEENTH STREET, WASHINGTON, D. C., Feb. 17.

This afternoon, after the senate had passed his bill increasing to the extent of \$800,000 the appropriation for the public building and site at Omaha, making the appropriation in all even \$2,000,000, Senator Manderson stated to THE BEE correspondent that he believed with proper effort on the part of Representative Bryan the measure could be gotten through the house in pienty of time to enable the supervising architect of the treasury to atter his plans.

The senator then showed THE BEE corre spondent a letter which had been received by Chairman Stanford of the senate committee on public buildings and grounds, written a few days ago by Supervising Architect Edbrooke in which that official says of the proposition to increase the appropriation by the adoption of the bill which passed the "In view of the fact that the plans of the building have been so far compieted as to permit of the publication of ad-vertisements for the completive proposals for furnishing all of the labor and materials required to complete the foundations, basement and area walls, iron beams, columns etc., which are based upon the plans which have been prepared under the present limit of cost of the building, viz., \$800,000, and the provisions of the act of March 2, 1889, and the several federal statutes prescribing the limitation within which contract liabilities can be established, it is respectfully suggested that whatever action congress may decide to take in regard to extending the limit of the cost of the building should be taken as early as possible t avoid delay in the work for the reason that if the limit of the cost is extended it will be necessary to modify the drawings so as to provide such a building as can be erected un-der the extended limit of cash referred to." The supervising architect then calls atten-

sion of the appropriation made in his last annual report and his statement that a further appropriation of \$400,000 would be asked in the forthcoming sundry civil appropriation bill to carry on the work during the next fit teen months. The supervising architect asks that what he says in this letter may not be taken as a recommendation for the addi-tional appropriation in the bill passed by the senate today, but merely a statement of facts Report on the Eight Hour Law. Senator Carey from the committee on edu

tion to his reference to the proposed exten-

cation and labor today filed an elaborate report on the bill for the adjustment of the accounts of laborers, workmen and mechanic under the eight hour law which is of special interest to Bee readers in Ne-braska as well as Wyoming. He states under this law passed twenty years ago but few accounts have been adjusted; that a great wrong has been done by those who were compelled to labor ten hours for a day's work when the law only required eight hours employment; that it was the intention of congress that eight hours should constitute a day's labor. "It is not worth while at this late hour,"

Senator Carcy says, "to discuss the ex-pediency of such a law. It is sufficient that it exists and there is no reason why this large class of citizens who are entitled to full compensation for their labor should be deprived of their right to bring their claims before a court of claims and have their accounts adjusted and paid. A bill authorizng this to be done would olny do tardy jus tiee to these men.'

Of Interest to Nebraskans.

This measure, if passed, will affect the interest of many persons who have worked in quartermaster's depot in Nebraska and Wyoming, besides those who have been employed in the government arsenals, dockyards and general improvements under the direction of enacted on June 25, 1868, and is in the follow-"Fight hours shall constitute a day's work for all laborers, workmen and mechanics, who may be employed by or on behalf of the government of the United

Great difficulty has been found in securing compliance with this statute on the part of some of the executive officers of the govern-ment and in the War and Navy departments especialty. Claims have from time to time arisen on the part of the wageworkers employed by the government for labor rendered in excess of the daily eight hours which by law constituted a full day's work.

'Some of these claims have been paid.' continued Senator Carey, "while others re-main outstanding and from time to time they are pressed for payment. The object of this bill is to refer the whole matter to the court of claims for adjudication on the theory that eight bours constitute a day's work that each eight hours labor performed entitle the worker to receive pay for a full

Sioux City & Pacific Lands,

Secretary Noble today affirmed the de cision of the general land office rejecting the stempted listing by the Sioux City & Pacific Railroad company of an aggregate of 2,233 acres selected by the agent of the company in May, 1884, in the Neligh land district of Nebraska. It is held that the seventeenth section of the act of July 2, 1864, made a new grant for this line upon the same terms and ngitions as contained in the grant for the Union Pacific, but the requirement in the matter of filing a map of the general route open which a withdrawal was to be ordered was not a condition attached to the grant. The secretary says he is further strengthened in this position from the fact that as the road was short—but 101 miles long, and was required to be upon the most direct and practical route—there was no reason for the filing of such a map. He therefore bolds that the entries were properly allowed and being uncancelled at the date of the definite location of the road, they served to defeat the grant, therefore the decision rejecting the attempted listing by the company is af

Miscellaneous.

T. Young was to lay appointed postmaster of York Center, Iowa county, Ia., vice F. O. Harrington, resigned, and C. C. Bucknell at Alvo, Carr county, Neb., vice S. Cashner

Upon the recommendation of Senator Manderson Commissioner Raum today appointed the following pension board recently estabfished at Pender, Thurston county, Neb. Drs. Garner and John Stout of Pender and Dr. M. L. Hildreth of Lyons.

Eugene A. Dye of Millette, S. D., is at the

Western Pensions. WASHINGTON, D. C., Feb. 17 .- [Special Telegram to THE BEE. |-The following list of maions granted is reported by Taz Bes and Examiner Bureau of Claims:

Nebraska: Original—Richeson Walter, John Boughman, William H. Walter, Hiram L. Wilber, James H. Clapp, Peter Kamp, Elijah O. Smead, Edward P. Gillette, James Elijah O. Smead, Edward P. Gillette, James Beit, Thomas M. Pentzen, Peter Walker, Ernest H. Hoffman, John M. Shepherd, George Elliott, Rody Z. Henzer, William E. Cox, Simen Uhrig, Newton M. Charles, James Gray, George Babcock, John Lickh-ter, Archibald Stees, Rodney K. Johnson, M. ter, Archibald Steec, Rodney R. Johnson, M. L. McWhipney, Lewis F. Starks, Hugb J. Reynolds, Louis Westermann. Additional—James M. Higgins, Raiph G. Vanuers, Mansfield M. Biy. Reissue—Moritz Kuhl. Original Widows, etc.—Margaret McLaughlin, mother; minors of Jacob Davis, Christian Clark.

nother; minors of Jacob Davis, Christian Clark.
Lowa: Original—Isaac Morrow, Samuel B. Myrick. John M. Huber, Wallace R. Simpson, Thomas Rains, Henry A. Dee, Andrew J. Copp, Thomas F. McMillan, James H. Wooder, William C. Wiltse, Benjamin Bleakuey, Abrabam Hanna, Samuel Wheeler, Joseph Turner, Joseph Jones, Aiphonso N. Nichols, John H. Evans, Zelates M. Burlingame, Daniel L. Haly, Hoyt L. Husted, Henry A. Bailey, Alex McIntosh Erastus A. Gardner, James I. Cutler, Henry Samblin, Thomas Hoyt, George F. Spence, Milton K. Campbell, Squire F. Brown, Antrew O. Wald, George Johnson, Thomas M. Bille, John E. Faurett, John A. Dermuth, Benjamin G. Jones, George G. Rundall,

Charles H. Lingenfeiter, James Hart, Levi H. Huffman, Jacob H. Onstott, John Weaver, George W. McCartney, Andrew Nelson, Alva Brown, Elim Krauf-man, Louis M. Haws, Amos Hamman, man, Louis M. Haws, Amos Hamman, Christopher P. Popkins, Chauneey S. Warren, James E. Wilson, Henry C. Conklin, James Cowen, John E. Carier, Lewis E. Johnson, Churles Baldwin, George K. Rider, Robert G. Harris, George H. Philips, William A. Littlejohr, Charles Yale. Restoration—Peter Muns. Increase—Nathaniel Wilson, Original, widows, etc.—Lincinda T. Hurless, Marry J. Jones, Annie Alexander (mother), Abble T. Drake, Mary J. Hays, South Dakota: Original—Lyman Leslie, George Kunhie, Daniel O. Lawrence, Joel Rush, Charles K. Fuller. Original widows, etc.—Levi Little, Amanda D. Cockrän.

I have used your Salvation oil for cracked seels, mange, and sand cracks with horses, and it gives perfect satisfaction.
CHARLES W. LEE

414 W. Baltimore st., Baitimore, Md. The cost of Dr. Bull's cough syrup is only 25 cents. A bottle will convince all of its ex

MORE INDICTMENTS.

Grand Jurors Return Evidences of Crime

on the Part of Three Men. The grand jurors have again got in their work and have so reported to Judge Davis of the criminal division of the district court. Just as the clock struck the hour of high noon the jurors filed into the large court room and through the foreman, Gustave Anderon, informed the court that they had some presentments to make.

Three indictments were nanded up to the court. A smile passed over the judicial features of the man behind the bench as he devoured the contents of the documents. Turn ing them over to the sacred keeping of Dis trict Court Clerk Moores, the court asked Have you concluded your labors, gentlemen 'Not yet," answered the foreman.

"Then you may retire," was the response Again the investigators of time took up the line of march, entered their room, and a few minutes later voted to adjourn until after

During the afternoon the grand jurors were examining witnesses for the purpose of learning whether or not any of the members of the old council w tempted to look upon the glitter the boodle of contractors and others.

In Judge Ferguson's court the case of Mar garet Craig against the Omaha Street Railway company is on trial. The plaintiff seeks to recover \$7,000 on account of personal injuries sustained. She charges that during the evening of September 22, 1889, she was a passenger on one of defendant's cable cars on the Dodge and North Twentieth street line, her destination being Cass street. She told the conductor where she desired to stop. The car was brought to a standstill, but be-fore she could alight the train was again started. She was thrown to the pavement with sufficient force to break and bruise her left thigh, thereby rendering her a cripple

Court Notes. In the case of the state against Frank Nice, who was charged with luring John Carlson, a drunken man, into Syndicate park and there robbing him of \$43 and a gold watch. the jury this afternoon returned a vergict of

M. A. and Charlotte A. Keyes have filed a petition in the county court asking that Charles A. Saunders be appointed adminis-trator of the estate of Charles Keyes, deceased. The deceased was a son of the petitioners and was killed in the Burlington vards July 29, 1891, while acting in the capacity of a switchman. The petition states that the appointment is asked for the purpose that the administrator may bring a damage suit for \$5,000 against the railroad com-In the case of H. I. Hobbie against the

city of Omaha, the jury returned a verdict, awarding the plaintiff damages in the sum of \$1,124.43. The case grew out of the con-struction of the Tenth street vinduct. Hobbic owned property along the line of Tenth treet and was awarded \$400 damages by the city appraisers, but appealed.

The jury in the case of the state against John Tully returned a verdict of guilty. The prisoner, who was proven to have been the father of Christina Hanson's child, was

remanded to jail to await the sentence of the court. "I have just recovered from a attack of the grip this year," says Mr. James O. Jones, publisher of the Leader, Mexia, Tex. "In the latter case I used Chamber-lain's Cough Remedy, and I think with considerable success, only being in bed a little over two days against ten days for the first attack. The second attack I am satisfied would have been equally as bad as the first but for the use of this remedy, as I had to go to bed in about six hours after being 'struck' with it, while in the first case I was able to attend to business about two days before

TO SAVE DIXON.

Attorneys Willing to Give the Condemned Man Every Chance.

getting 'down.' " 50 cent pottles for sale by

Clinton E. Dixon, now confined in the county jail awaiting the 22nd day of April, when he is to be hanged, is just now the subject of some interesting correspondence between Attorney General Miller and District Attorney Baker. Dixon was convicted of murder at the last

term of the United States court in this city. His attorney attempted to secure a new trial but failed. Dixon has no money with which to pay the expenses of furnishing a transcript of the case to present to the supreme court for the purpose of carrying it up. His attorney wrote Attorney General Miller to that effect, and the attorney general wrote Mr. Baker for a statement of the situation.

Baker answered the attorney general's etter yesterday, stating that he believed 4r. Dolan had stated the truth when he wrote the attorney general to the effect that Dixon was without means and could not pay for a transcript. Mr. Baker reviewed the case minutely, and in closing, said that he believed Dixon had been fairly and impar-tially tried and that he had been fairly and estly convicted of deliberate Notwithstanding all these facts, Mr. Baker said that he thought the government should furnish a transcript in all such cases where

the condemned man has not sufficient money to pay for such a document. While Mr. Baker firmly believes that Dixon is guilty of a deliberate murder yet he thinks that he should have the last chance, seeing that it is only a question of about \$300, which will be required to pay for the transcript. Mr. Dolan says he has the bill of exceptions all ready to put in the transcript as soon as it is ordered. If the transcript is furnished and the supreme court should sustain the finding of the lower court in the case, then Mr. Dolan will appea to President Harrison for a commutatio

Catarrh can be cured surely, safely and pleasantly by Piso's remedy. It cures when all else fails. All druggists. 50 cents.

LOADED FOR A REPORTER.

The Fake Factory in Great Danger of

Losing a Man.

NEBRASKA CITY, Neb., Feb. 17.-To the Egitor of The Bes: Prompt action on your part may prevent a most horrible catastrophe from overtaking the member of the World-Herald force who reported the democratic jubilee at Lincoln yesterday for his paper. Billy Pflaeging, a prominent republican of this city, with many others of his political faith, went to Lincoln to see the fun. The W-H man, in his Otoe county notes, says among other things about "our Biny:"
"When it comes to democracy, Bill has it branded in his system." Now Billy is a republican with the genuine trade mark all publican with the genuine trade mark all over him and the words blown in the bottle. and when that item met his eye he drew forth his trusty Winchester from its resting place and with 400 rounds of solid shot and place and with 400 rounds of solid snot and some bushels of grape and canister, left on a special for Omaha. As the W-H seems to have been losing everything else for months past, please ring the fire bell, blow the whistles, call the police or do any other charitable act that will prevent them losing a man at this stage of the game.

FRANK E. HELVEY.

Agate bearing scales, coffee mills with foot power, grocers refrigerators, butter coolers, catalogue of Borden & Sellock Co., Chicago.

FORTY-SIXTH ANNUAL REPORT

Of the Connecticut Mutual Life Insurance Company.

> VERY PROSPEROUS

President Jacob L. Greene's Report of This Excellent Company Shows Very Conservative Management and Large Returns to Policy Holders.

The year 1891 has been one of healthful, steady growth and prosperity, and of true success in every department of the company's business. It has promptly met the mortality demand incident to an old and thoroughly stable business, but which was some \$450. 000 less than the tabular expected losses. It has made satisfactory gains in premium in come, assets, surplus and business in force, while maintaining its old time and unrivaled economy of management, in consequence which it has not only strengthened itself every particular, but has felt itself able to a somewhat more liberal scale of divi lend out of its growing surplus, thus fur ther decreasing the current cost of its in surance, while paying due heed to future

During the year the company received; For premiums\$4,504,814.55 For interest and Balance profit and

1088.......... Total income During the year it paid out:\$ 7,804,479.00 and matured endowments. .\$4,126,317.24

surplus returned to 1,161,209.56 policy holders. apsed and surren dered policies 527,844.23

Total paid policy holders ... \$ 5,815,371.02 ommission to agents, salaries medical examiners fees, printing, advertising, legal, real estate, and all other expenses of management.....

Total dispursements...... \$ 6,885,778.16 Balance carried to increase net or ledger assets \$ 918,700.84 Add net assets Jan. 1, 1891. . 57,289,094.04 or ledger assets Not assets Jan. 1, 1892......858,207,794.8 Add interest due and accrued market value of stocks and bonds over cost, and net de-

ferred quarterly and semi-an nual premiums, as per itemized statement herewith..... 1,530,685.07 Gross assets Jan. 1, 1892\$59,738,479.95

Total liabilities 58,679,324.14 Surplus Jan. 1, 1892...... \$ 6,050,155.81 PINANCIAL OPERATIONS. INTEREST.

The intesest received in 1891 was \$2,883,740.71. Interest collections have been very close and are in a very satisfactory conditi On mortgage loans aggregating \$36,417,372.87 here was past due and unpaid interest on January 1, 1892, only \$41,972.95, or one minth RENTS n 1891 were \$334,613.56, a decrease from the

former year of \$2,461.48, on a decreased hold-ing of real estate of nearly \$500,000. Our rent account does not include any construc-tive receipts or payments for the Company's use of its home office building. THE PROFIT AND LOSS palance for 1891 was the result of the follow

lng transactions: A gain from real estate sales of \$135,749.46, and from sundry items \$5,573.67, a total of \$141,323.13; on the other and, a loss on certain real estate sales of \$4,035.78, and a shrinkage of premium on bonds sold or matured and paid at less than cost, \$55,977.17; a total of \$60,012.95; balance company's favor, \$81,310.18.

The balance in 1890 was very much larger, owing to the more active real estate marke

REAL ESTATE. During 1891 the company has closed out for \$597,706.35 parcels of real estate which Since 1879 it has sold property taken under

foreclosure at a cost of \$8,331,886.90, for \$9,740,912.04; a gain of \$1,409,025.14, and a gain over the Commissioner's valuation in that year of \$2,736,775.63.

Our present holding of real estate taken under foreclosure is \$6,385,284.70. We be-lieve that as a whole it will at least realize its cost to the company.

BONDS. The company has had paid or has sold during the year, bonds costing it \$749,566.25; it has bought bonds costing it \$1,915,000.

It holds bonds costing \$11,420,898.39, and worth Jan. 1, 1892, by a conservatiue val uation, \$11,791,020.34. Special attention is asked to the items of

these bonds in the detailed statement. LOANS ON REAL ESTATE. During the year loans have been paid off to the amount of \$5,650,928.38, and have been made to the amount of \$6,393,715. 72; the amount outstanding being \$33,417, 372.87. We believe them to be thoroughly secured, and have already noted the close

payment of interest on them. INSURANCE OPERATIONS IN 1891.

MORTALITY. The death losses in 1891 cost the company less than 80 per cent of the tabular or ex-pected cost, making a saving as aiready stated, of some \$450,000; a very favorable experience showing the far-reaching effect of careful selection of business, both as to individual risks and as to localities and cilmates as well. The death losses of the Connecticut Mutual have been adversely criticised by the tontine companies, and some of the younger non-tontine companies, as larger than their own in proportion to amount at risk, or to som other assumed measure. These criticisms proceed upon so false a basis, and so ignore fundamental facts well known to the comanies, but not known to the public, that a word of explanation may be useful.

The chance of death increases with age.

As a given body of men grow older, the faster they will die, and the greater will be the

amount of their death losses. That is what

every life insurance company experiences, what it expects, what its premiums and reserves provide for. It expects that the men who go in at twenty, and thirty, and forty, &c., will, some of them, live to be sixty. eighty and ninety; and that at those ages the death rate will be much greater than when the men were younger; and not only that, but the men were younger; and not only that, but they also expect that as the company gains age, if it keeps its business on its books, it will have an increas-ing body of men growing always older, and having, therefore, a higher average death rate and a larger amount of death losses. This is precisely what they have provided against, and they have forecast the actual figures of the loss they may expect. The question with any company is, therefore, not what its losses are, but how they com-pare in amount and in ratio with the losses which it expected on the business when it was written. A young company may have a small apparent amount of losses, and yet their proportion to the expected losses may make them excessive—a thing they will not speak of. A great Tontine company, which is rushing in great numbers of new men in order that they may drop out later and leave their money behind them for the pool, and so is shifting its membership rapidly and keep-ing down the average age of its insured, may have a less aggregate loss than a company

leave less surplus, than the greater apparent losses of the more stable company. The business of the Connecticut Mutual is peculiarly stable. We do business upon plans and by methods which promote persistence. We write comparatively little endowment business which does not keep men in long enough to grow old, and no policies for Tontine periods, at the end of which most men go out if they have been jucky enough. men go out, if they have been lucky enough to stay through.

which builds up a stable business; and yet its losses may be far greater in proportion to its expectation and cost it far more, and

The stability of our business is evidenced by these facts: Only one-quarter of it is on men under age of forty four; another quarter is on men from forty-four to another quarter on men from fifty-three; another quarter on men from fifty-three to sixty-one, and one-quarter of it on men over sixty-one. And the mortality on our older ages is further below the expecta-

tion than that on the younger ones. We are saving more money on them for dividends than on the younger ages.

If the safety or prosperity of life insurance depended in the least degree on keeping the business young, it ought to be legislated out of existence as wholly insecure. NEW BUSINESS.

Our members are well-aware that we are ess anxious to gain newmembers rapidly, or in great numbers, than to give our present large membership the best possible results on their business. We have, therefore, not increased our proportion of expenditure for new business—which would have been at the expense of the present members—but we have, notwithstanding, made a fair gain over the business of the preceding year and made a considerable addition to the amount of business in force, which now amounts to \$155,043,055. None of this was out for collection in the bands of agents when our books were closed. It was all paid for.

EXPENSE ACCOUNT. We have practiced the wonted and traditional economy of the company in every di rection; and yet have allowed no true interest to suffer from false economy. The ratio of expense of management to income for the year was 9.98 per cent; a ratio materially less than that of any other company.

It is quite the fashion for our rivals to ex

hibit expense ratios based on the amount at risk, or on the amount of new business writ ten, or some set of figures other than the income. But expenses do not come out of the amount at risk, nor out of anything else in the world than the income as long as that is large enough for expenses and other things failing that, they come out of the assets. It is to be regretted that the most pushing

mpanies no longer publish, except in the reports to insurance departments, such state ments of their affairs as show the items of ncome and expenditure, and as would enable the public to judge of the cost at which they are transacting business. COMMISSIONS.

In the light of the revelations now being nade to the public of practices existing in certain great companies it seems proper to inform our members that the commissions paid by this company for business are strictly naintained at the conservative standard of former years; that our contracts with agents do not give them a future control over these commissions; when an agency ceases, the remuneration for the agent ceases, and such commissions as are then fixed upon the existlog business of that agency go to the new agent to assist him in his work; we do not add to the cost of paying men who are at work for us by paying also men who have worked for us, after they get through; we do not submit to pay enormous commissions on new business in order to lot an agent who har got through working continue receiving commissions on old business; we have no contracts for future commissions against which "advances" or "loans" or "commuted commissions" can be made and charged up to the agent, to make "rebates" out of, or pay absurd commissions and brokerages out of. on a business which will presently be "twisted" into some other liberal company by the same competitive measures, leaving old members to pay for the ambitious ex-ploit. The resources of this company are not

mortgaged to anybody.
It is true that in these days of fierce enter prise and competition it has not been easy for us to secure agents against the tremen dous temptations held out by the "Racers." But we have been and are slowly getting men who believe with us, that success in life insurance means and can only mean giving pure and absolute protection to fam liles at its lowest possible cost; and that competitive methods worthy of a lettery scheme are poor credentials for a compan sking men to commit it to the most sacred of secular trusts. So the agents we have and get are true nen, and the business they get stays, and oays.

Insurance is indemnity against loss. It is and can be made nothing else. To give per-lect indemnity at the lowest true cost is perfect success; not a brilliant success nor one gratifying to an "ambitious inanager" perhaps, but it is the only success there is in the matter, and anything else that is substituted for it, however brilliantly it may suc-ceed for the time being and until it has worked itself out, will altimately come to This fact is slowly coming to the light in

the case of the great TONTINE COMPANIES. In order to "boom" their nusiness they ceased to teach men the sacred duty of pro ecting their families by life insurance, and began instead to show them estimates of the profits that might be made out of the forfeit-ure of protection. Their experience had shown that, in their companies, out of a thousand men of middle age taking policies, only about one-third would pay premiums for, say, twenty years; about one hundred of them would die, out nearly six hundred of them would lause-give up paying. So they proposed that no one should have any divi dends for, say twenty years, but pay his pre-miums in full; that if any one died he should get the face of his policy, leaving behind all the dividends his policy had earned; and if any man lapsed-couldn't pay-he should for feit all he had paid, both the dividends earned and the reserves on his policp; at the end of the twenty years those who had been lucky

enough to live and pay through should divid up what the uniticky ones had left.
This was called "Tontine Insurance;" this. feited, is now usually called "Investment In-

It took mightily. The estimated profits were very large, and people did not realize, and perhaps some of them did not care, that the profit they might make was the loss of other men and of their families, and that in order to get a chance at it they had to risk their own money and the protection of their own families. The reckoning day was far off, and agents were tempted by tremendous commissions and by contracts that allowed of "advances" and "commutations," by mort-gaging the company's margins of premiums for many years ahead. Business increased in the most brilliant manner; such increase became the one criterion of success. It was hard for plain conservatives to make hear against the swift rush. The glitter of big figures and the rebates quite overbore such

ober facts as the multiplication table and But in order to get lapses and forfeitures enough they had to force the speed, and to force the speed they have had to burn their own cargo. They competed with each other for business by increasing rebates, and they competed for each other's agents by increasing commissions and bonuses, and this sort of thing has gone on until it swallows up practically all of the first premiums, leaving nothing to cover the cost of insurance; the forfeitures to the Tontine or investment fund are drawn on to pay death losses and pro vide reserves in place of the premiums swal-lowed up in competition; the settlement of Tontine profits now being made are less than one-half what they were estimated at, and they are decreasing nearly every year; and yet they are advertised as results sufficiently tempt. ing to warrant men in betting their own money and their families' protection to get a chance at the diminishing pool. Great as are the figures of surp'a advert and by these

companies, they are less than half what they were expected to be. The 1893 settlements are at a notable reduction from those of 1891, in certain companies at least. But hundreds of thousands of policies have contributed their earned surplus and reserves, which ought to have gone to protect families, to pay the growing expenses and the dwin-

dling settlements.
The more their business grows the more their expenses must grow and the greater must be the morrgage on the future by way of "advances," etc., to come out of policy holders. The managers of the great racers recognize this; and while in one broath they giorify themselves over their great volume of business in the next they accuse each of ompelling the other to raise the commis sions to keep agents from being stolen, to enable them still to steal agents, and to keep up the rebates. Each confesses the absolute necessity of reform, the last phase of which is the proposition to ask the legislature of New York to interfere and forbid any of them to go beyond a fived limit of amount at them to go beyond a fixed limit of amount at risk, so that no one can get ahead of the

What more startling suggestion can be made of the tremendous strain which they find themselves unuer, and of their own conscious inability to reform! It reminds one of the debauchee who asks to be put under restraint until he can recover sobriety and self-control.
So the world learns again by slow and

painful experience that the duil, plain truth is true and aione is abiding; and that the only thing in insurance worth paying for, and the only thing worth trying to get out of it, is insurance and nothing more

CONDITION OF THE COMPANY.

The real strength of the company is not fully stated in the figures of its assets and surplus, large as these are and certainly worth as they are their full face. On the one hand, our assets are conservatively valued: on the other hand our habilities are comput ed by a far stricter standard and at a much larger relative amount than is the case in any other company. Our reserve liability on all business written since April, 1882, is computed on the assumption that we will earn only 3 per cent interest, instead of 4 per cent, as is assumed by all other companies and by the several State Insurance Departments. carry as a liability, therefore, in reserve for the future protection of our contracts, some \$600,000 more than any other company would do on their present basis, and more than the law requires; and this difference in our strength increases rapidly each year. When it is remembered that many of the contracts it is remembered that many of the contracts we make today will not mature for fifty, sixty or even seventy years hence, the im-portance of basing them on a rate of interest that is certain to be earned all that time can not be overestimated. Nor can the forecast of the chances of adverse change be made too early. It is a ceaseless satisfaction to us that this buttress was so early added to our structure and is already carrying so much of its bulk. We can look forward to the future without anxiety.

In the forty-six years of its existence the Connecticut Mutual has -Received for interest and rents.....\$108,763,763,39 Received for balance profit and loss..... 1,048,430.66

It has-Paid out for death losses and endowments \$ 81,380,091.12
Paid out for dividends 49,793,942.06 Paid out for surrendered poli-

cies Total paid policy holders.. \$151,650,761.82

Total disbursements \$179,344,008.6 Balance net assets, Jan. 1, 1892. . \$ 58, 207, 794.88 We ask attention to several notable fea-tures of this record. The company has already returned to its policy holders 89.55 per cent of all the premiums it has received from them; what it has returned to them and the net assets held to protect existing policies, aggregating \$209,858,555.88, exceed what it has received from them by \$11,194,792.56 what it has returned to them, and what i holds for them in net assets alone, omitting \$1,530,685.07 that go to make up the total assets, are 124.3 per cent of what it has received from them; its receipts from investments are nearly three and one-half times its expense account, which is only 8.56 per cent of its total receipts; a record of usefulness economy, conservatism and strength to whi

we challenge comparison. Respectfully submitted. A VICTIM OF TREMENS.

Fate of an Unfortunate Prisoner With no Place to Rest. Charles Anderson, a victim of delirium tremens, who has been locked up at the city jail for the past two days, attempted to butt out his brains against the bars of his cell yesterday morning and succeeded in injuring himself very severely. He was ordered taken to the county jail, but after reaching there the jailor refused to receive him as the necessary papers did not accompany the patient, and he was driven back to the city jail in an uncon cious condition.

The old wrangle between the city and county as to the responsibility of caring for unfortunate strangers or paupers was at the bottom, and it is by no means improbable that the sick man's life will be bounced out of his body while being hawked about the city in the patrol wagon to give the city and county officials time to settle their differ-

Dr. Birney cares catarrn. BEE bldg

Very Annoying Mistake.

Tuesday afternoon, just before time for the paper to go to press, a telephone message was received at THE BEE office announcing the sudden death of Pat Hinchey, the veteran policeman. The party receiving the message understood it as Pat Heafey and a orief notice was inserted stating that Pat Heafey, the well known undertaker, had

died suddenly.
The publication created great surprise among Mr. Heafey's friends, particularly as the item stated that the deceased left a wife and ten children. The statement was true as applied to Mr. Hinchey, but did not fit Mr. Heafey's case at all, as he is yet a bachefor. He very much regrets the publication, which has caused him no end of an

Van Houten's Cocoa - Tan original, most

Building Permits. The following permits were issued yester day by the superintendent of buildings: J. A. Haughrey, one-story frame cottage, 3713 North Nineteenth street. \$ 1,000

Hot Griddle Cakes.

Dr. Price's Cream Baking Powder possesses a peculiat

merit not approached by that of any other baking powder. It produces the hot buckwheat, Indian or wheat cakes, hot biscuit, doughnuts, waffles or muffins. Any of these tasteful things may be eaten when hot with impunity by persons of the most delicate digestive organs. Dr. Price's Cream Baking Powder leavens without firmentation or decomposition. In its preparation none but the purest of cream of tartar, soda, etc. is used, and in such exact equivalents as to always guarantee a perfectly neutral result, thereby giving the natural and sweet flavor peculiar to buckwheat and other flour that may be used, the natural flavor so much desired and ap preciated by all. The oldest patrons of Dr. Prices powder tell the story, that they can never get the same results from any other leavening agent, that their griddle cakes, biscuits, etc. are never so light and never taste so sweet or so good d when raised with Dr. Prices Cream Baking Powder.



A HOWLING SUCCESS. SANTA CLAUS

OWES ITS REPUTATION AND SUCCESS TO ITS OWN MERITS.

IT IS PURE, UNADULTERATED, AND FOR RAPID CLEANSING POWER HAS NO EQUAL. IT IS INVALUABLE IN KITCHEN & LAUNDRY. SOLD BY ALL GROCERS.

N·K·FAIRBANK & CO·

SHANDON BELLS TOILETSOAP

LEAVES A DELICATE AND LASTING ODOR. An Ideal Complexion Soap.

For sale by all I rug and Fancy Goods Dealers, or if unable to procure this Wonderful Soap send 25 cents in stamps and receive a cake by return mail. JAS. S. KIRK & CO., Chicago. SPECIAL—Shandon Bells Waltz (the popular Society Waltz) sent FREE to anyone sending us three wrappers of Shandon Bells Soap.

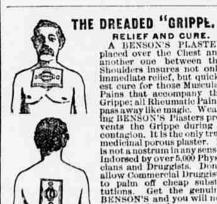
You Can Stop a Cough

at any time with CKER'S IT WILL CURE A COLD IN TWELVE HOURS:

A 25 cent Bottle may save you \$100 in Doctor's bills-may save your life. Ask your Druggist for it. IT TASTES GOOD.

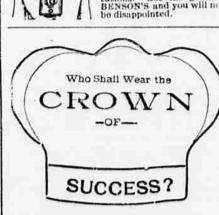
Dr. Acker's English Pills CURE BILIOUSNESS.
Small, pleasant, a favorite with the ladies.
W. H. HOOKER & CO. 46 West Broadway, N. Y

For sale by Kuhn & Co., and Sherman & McConnell, Omaha.



RELIEF AND CURE.

A BENSON'S PLASTER placed over the Chest and another one between the Shoulders insures not only immediate reife, but quickest cure for those Muscular Pains that accompany the Grippe; all Rheumatic Pains pass away like magic. Wear high RENSON'S Plasters property of the Pains of the Pain pass away like magic. Wear ing BENSON'S Plasters pre-vents the Grippe during a contagion. It is the only true medicinal porous plaster. It is not a nostrum in any sense Indorsed by over 5,000 Phys-cians and Druggists. Don' allow Commercial Druggist to palm off cheap subst tutions. Get the genuin



Shall it be he who founds cities, builds railroads, develops new countries, amasses a colossal fortune in the money centers and fills a position of honor in the councils of the nation? Or shall it be those who devote their time, their energy, their talents, their very lives to the welfare of suffering humanity? Shall it be such men as



Drs. Betts & Betts

who, in their philanthropic endeavor to bring health and happiness to the afflicted, have at the same time won fame and fortune for themselves, as well as that still greater reward the gratitude of the many thousands they have restored to health? Let the answer come from those happy people themselves.

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ERIE MEDICAL CO., BUFFALO, N. Y.

DR. T. FELIX GOURARD'S ORIENTAL CREAM los, Moth Patch

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DOGUTA SANDALWOOD CAPSULES are the best and only capsules prescribed by regular physicians for the cure of Gonorrhos and ischarges from the urinary organs; ver est ensesin 5 days. \$1.50 per box. All druggist

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DR. J. E. McGREW THE SPECIALIST,

Is unsurpassed in the tretment of all cases of PRIVATE DISEASES, and all disorders and debilities of youth and manhood. If years' experience. His resources and facilities are practicility unlimited. The Doctor is recommended by the press, and endorsed in the strongest terms by the people for fair treatment and honest professional advice. The most powerful remedies known to molern science for the successful treatment of the following diseases:

following diseases:

GONORRHOEA—Immediate relief. A complete cure without the loss of an hour's time from business.

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trolled in a remarkably short time.

STRICTURE—Greatest known remedy for the treatment of stricture, without pain, esting, or dilating. A most remarkable remedy.

SYPHILIS—No treatment for this terrible blood disease has ever been more successful, or had stronger endorsements. In the light of modern science this disease is positively curable and every trace of the poison entirely removed from the blood. The cure is complete and permanent. removed from the man and ambition, nervous-and permanent LOST MANHOOD, and ambition, nervous-ness, timidity, despondency and all blighting effects of carry vice. Rollef obtained at some. The weak grow strong, and the despondent be-come cheerful and happy.

The weak grow strong, and the hesponeer to come come cheerful and happy.

SKIN DISEASES, and all diseases of the blood, liver, kidneys and bladder are treated ancessfully with the greatest known remedies for these diseases.

Write for circulars and question list free.

DISEASES OF THE STOMACH—Dr. Medirew's treatment for disorders of the stomach, has the unqualified undersment of those who have been cured. Cases that had suffered for years and unable to Works or Ear without increasing their misery, entirely cured. The remedies are pleasant and palatable to the most delicate stomach. It is and Faranam Sts., Omaha, Neb. Entrance on either street. sither strees.